

Metropolitan Statistical Area (MSA)		% of Lock Volume		MoM Change	Avg Loan Amount (\$)	Avg Rate	Avg Credit Score	Avg LTV	Purchase	Refi
NATIONAL		100.0%		2.3%	\$348,738	6.315	724.34	82.14	86%	14%
1	New York-Newark-Jersey City, NY-NJ-PA	3.8%		-6.8%	\$495,299	6.264	735.65	76.70	80%	20%
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.8%		6.7%	\$504,086	6.161	738.55	83.72	91%	9%
3	Dallas-Fort Worth-Arlington, TX	3.6%		-7.7%	\$367,737	6.272	726.29	82.74	90%	10%
4	Phoenix-Mesa-Scottsdale, AZ	3.4%		2.5%	\$394,942	6.261	725.13	81.49	88%	12%
5	Chicago-Naperville-Elgin, IL-IN-WI	3.2%		2.8%	\$311,850	6.491	730.50	83.00	91%	9%
6	Los Angeles-Long Beach-Anaheim, CA	2.9%		4.9%	\$697,797	6.493	736.99	73.10	79%	21%
7	Houston-The Woodlands-Sugar Land, TX	2.8%		4.6%	\$324,605	6.099	720.53	84.53	92%	8%
8	Atlanta-Sandy Springs-Roswell, GA	2.8%		4.9%	\$338,446	6.282	711.20	82.78	83%	17%
9	Seattle-Tacoma-Bellevue, WA	2.3%		9.5%	\$564,781	6.329	741.73	80.49	90%	10%
10	Miami-Fort Lauderdale-West Palm Beach, FL	2.2%		6.2%	\$449,683	6.497	725.89	77.99	86%	14%